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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:	Case No.	10-11824
Jeffrey Tennison and Michelle Tennison	Chapter	13
	<u>Hearing:</u>	
	Date:	October 18, 2010
Debtor(s)	Time:	1:30 PM
_____ /	Place:	99 S E St, Santa Rosa

ORDER ON MOTION TO VALUE LIEN AT \$0
AND AVOID LIEN UPON DISCHARGE

At the above date and time the court held a hearing on Debtor(s)' motion to value the junior lien of Wells Fargo Bank, N.A., ("Junior Lienholder") against the property commonly known as 19359 Coyle Springs Rd, Hidden Valley Lake, CA 95467, Lake County APN: 142-212-07 ("Real Property"), at \$0, and to avoid that lien upon completion of debtors chapter 13 plan.

The Junior Lien which Debtor(s) seek to avoid is that which secures Junior Lienholder's loan number is 65065032126281998, opened about 9/14/2006, which had a principal balance of \$41,067.23 at the time of Debtor's bankruptcy filing and is secured by a Deed of Trust recorded with the Lake County Recorder on 09/26/2006 as Instrument No. 2006025577 ("Junior Lien").

1 Evan Livingstone appeared for Debtor(s) at the hearing. There was no appearance for
2 Junior Lienholder. The court finds that notice of the motion was proper. There having been no
3 opposition to the motion, and good causing appearing,

4 IT IS HEREBY ORDERED

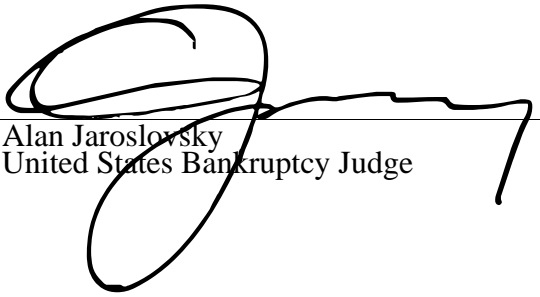
5 (1) For purposes of Debtor(s)' chapter 13 plan only, the Junior Lien of Wells Fargo Bank,
6 N.A. is valued at \$0, Junior Lienholder does not have a secured claim, and the Junior Lien may
7 not be enforced, pursuant to 11 U.S.C. §§506, 1322 (b)(2) and 1327.

8 (2) Upon entry of a discharge in Debtor(s)' chapter 13 case, Junior Lien shall be voided
9 for all purposes, and upon application by Debtor(s), the court will enter an appropriate form of
10 judgment voiding the Junior Lien.

11 (3) If Debtor(s)' chapter 13 case is dismissed or converted to one under another chapter
12 before Debtor(s) obtain a discharge, this order shall cease to be effective and the Lien shall be
13 retained by the Junior Lienholder to the extent recognized by applicable non-bankruptcy law.

14 Dated: October 21, 2010

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16 Dated: October 21, 2010

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18 Alan Jaroslovsky
19 United States Bankruptcy Judge
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